

# ANALYST CHECKLIST

## SPECIFIED DISEASE (Health Insurance)

Company: \_\_\_\_\_  
 Policy Form Number: \_\_\_\_\_  
 Date(s) of Review: \_\_\_\_\_

Prior Contract: \_\_\_\_\_  
 Reel \_\_\_\_\_ Frame \_\_\_\_\_  
 Prior Effective Date: \_\_\_\_\_

### GENERAL REVIEW REQUIREMENTS

#### Authority to Review Contract – RCW 48.18.100

Topic	Reference	Specific Issue	Complies	
			Y	N
<b>Applicability</b>	RCW 48.70.010	Specified disease insurance act intended to govern the content and sale of specified disease insurance. Applies to other requirements of Title 48.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Definitions</b>	RCW 48.70.020(1)	Does the policy meet the definition of specified disease policy?  (1) "Specified disease policy" refers to any insurance policy or contract which provides benefits to a policyholder only in the event that the policyholder contracts the disease or diseases specifically named in the policy.	<input type="checkbox"/>	<input type="checkbox"/>
	WAC 284-50-365(1)(a)	Does the specified disease coverage meets one of the following definitions:  A policy which provides coverage for each person insured under the policy for a specifically named disease (or diseases)  with a deductible amount not in excess of \$250 an overall aggregate benefit limit of no less than \$5,000	<input type="checkbox"/>	<input type="checkbox"/>
		A benefit period of not less than two years for at least the following incurred expenses:	<input type="checkbox"/>	<input type="checkbox"/>

		(i) Hospital room and board and any other hospital furnished medical service or supplies;			
		(ii) Treatment by a legally qualified physician or surgeon;			Contract Pg _____ Comments:
		(iii) Private duty services or a registered nurse (R.N.);			Contract Pg _____ Comments:
		(iv) X-ray, radium and other therapy procedures used in diagnosis and treatment;			Contract Pg _____ Comments:
		(v) Professional ambulance for local service to or from a local hospital;			Contract Pg _____ Comments:
		(vi) Blood transfusions, including expense incurred for blood donors;			Contract Pg _____ Comments:
		(vii) Drugs and medicines prescribed by a physician;			Contract Pg _____ Comments:
		(viii) The rental of an iron lung or similar mechanical apparatus;			Contract Pg _____ Comments:
		(ix) Braces, crutches and wheel chairs as are deemed necessary by the attending physician for the treatment of the disease;			Contract Pg _____ Comments:
		(x) Emergency transportation if in the opinion of the attending physician it is necessary to transport the insured to another locality for treatment of the disease; and			Contract Pg _____ Comments:
		(xi) May include coverage of any other expenses necessary incurred in the treatment of the disease.			Contract Pg _____ Comments
	WAC 284-50-365(1)(b)	A policy that provides coverage for each insured person with no deductible amount, and an overall aggregate benefit limit of not less than \$25,000 payable at a rate of not less than \$50 a day.			Contract Pg _____ Comments
<b>Definitions (Policy)</b>	WAC 284-50-315(1)	“One period of confinement” means consecutive days of in-hospital service received as an in-patient, or successive confinements due to the same or related causes when discharge from and readmission to the hospital occurs within a period of time not more than 90 days or three times the maximum number of days of in-hospital coverage provided by the policy to a maximum of 180 days.			Contract Pg _____ Comments

	WAC 284-50-315(5)	Does the definition of "Sickness" meet the following: Sickness means sickness or disease of any insured person which first manifests itself after the effective date of insurance and while the insurance is in force. A definition of sickness may provide for a probationary period which will not exceed 30 days (or 90 days in a cancer only policy) from the effective date of the coverage of the insured person.			Contract Pg_____ Comments
	WAC 284-50-315(6)	"Preexisting condition" shall not be defined to be more restrictive than the following: Preexisting condition means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within a five year period preceding the effective date of the coverage of the insured person or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a five year period preceding the effective date of the coverage of the insured person.			Contract Pg_____ Comments
<b>Disclosure Provisions</b>	WAC 284-50-375(1)	Each policy must include a renewal, continuation, or nonrenewal provision. These provisions must be appropriately captioned and appear on the first page of the policy, shall clearly state the duration, where limited, of renewability and the duration of the term of coverage for which the policy is issued and for which it may be removed.			Contract Pg_____ Comments
	WAC 284-50-375(2) RCW 48.20.015	After date of policy issue, any rider or endorsement which increases benefits of coverage with a concomitant increase in premium during the policy term must be agreed to by the insured, except if the increased benefits or coverage is required by law.			Contract Pg_____ Comments
	WAC 284-50-375(4)	A policy which provides for the payment of benefits based on standards described as "usual and customary," reasonable and customary," or similar words shall include a definition of these terms in its accompanying outline of coverage.			Contract Pg_____ Comments
	WAC 284-50-375(7) RCW 48.20.113	All policies, except single premium nonrenewable policies, shall have a notice prominently printed on the first page of the policy or attached stating that the policyholder shall have the right to return the policy within ten days of its delivery and to have the premium refunded if the policyholder is not satisfied.			Contract Pg_____ Comments
	WAC 284-50-375(8)	If age is to be used as a determining factor for reducing the maximum aggregate benefits made available in the policy as originally issued, such fact must be prominently set forth in the outline of coverage.			Contract Pg_____ Comments

<b>Experimental and Investigational</b>	WAC 284-50-377	<p>If the contract includes exclusion, reduction or limitation for services that are experimental or investigative, are all requirements met?</p> <ol style="list-style-type: none"> <li>1. The definitions of E&amp;I treatment must be included in the CoC</li> <li>2. A denial due to E&amp;I must be done in writing within 20 working days of receipt of a fully documented request. Extension of the review period beyond this period may only be done with the informed written consent of the individual.</li> </ol>			Contract Pg_____ Comments
	WAC 284-43-620	Does the contract or certificate of coverage describe an expedited process requiring a decision no later than 72 hours after receipt of an appeal when an adverse decision would jeopardize a person's life or health including the ability to regain maximum function?			Contract Pg_____ Comments
<b>Examination and Standards (Group and Individual Contract)</b>	RCW 48.18.110 Examination/ Disapproval	<p>Review for any inconsistent, ambiguous or misleading clauses, or exceptions and conditions, which unreasonably or deceptively affect the risk, purported to be assumed in the general coverage of the contract.</p> <ol style="list-style-type: none"> <li>1. Must contain clear, definitive, WA state specific language for all: <ol style="list-style-type: none"> <li>a. terms, benefits, and conditions</li> <li>b. Must avoid unreasonable restrictions on treatment or services</li> </ol> </li> </ol> <p>Must have a reasonable premium or benefit level assumed in relation to the benefits provided by the contract.</p>			Contract Pg_____ Comments:
	Rate Filing RCW 48.18.100(7) RCW 48.18.140 RCW 48.70.030 284-66 WAC	Has the Carrier filed with the form submission corresponding rates for the contract including rate information for each rider?			Contract Pg_____ Comments:
	Required Format RCW 48.18.140 RCW 48.18.190 RCW 48.18.520 RCW 48.20.012 WAC 284-58	<ol style="list-style-type: none"> <li>1. The style, arrangement, and over-all appearance of the contract shall give no undue prominence to any portion of the text <ol style="list-style-type: none"> <li>a. The type must be of a general style</li> <li>b. The point size shall be uniform, of acceptable point size</li> <li>c. The "text" shall include all printed matter except those specific items stated</li> </ol> </li> <li>2. The exclusions, reductions, and limitations shall either be included with the benefit provisions, or under an appropriate caption <ol style="list-style-type: none"> <li>a. An exclusion, reduction, or limitation which applies to a particular benefit shall be included with the applicable benefit provision.</li> </ol> </li> <li>3. A form number in the lower left-hand corner of the page shall identify each form including riders &amp; endorsements.</li> </ol>			Contract Pg_____ Comments:

		4. The contract shall contain no provision purporting to make any portion of the insurer's charter, rules, bylaws, etc. a part of the contract that would limit its terms; unless attached to, or set forth in full in, the contract. Policy must contain entire contract.			
<b>Federal Requirements</b>	PHSA Sec 06(c)(3)(A) HIPAA Program Memorandum 99-01	Benefits not subject to requirements if offered <b>As an independent, non-coordinated benefit</b> . Does this policy fit this definition?			Contract Pg_____ Comments
<b>Minimum Standards</b>	WAC 284-50-330(1)	A "noncancellable", "guaranteed renewable" or "noncancellable and guaranteed renewable" policy shall not provide for termination of coverage of the spouse solely because of the occurrence of an event specified for termination of coverage of the insured, other than nonpayment of premium. The policy shall provide that in the event of the insured's death the spouse of the insured, if covered under the policy, shall become the insured.			Contract Pg_____ Comments
	WAC 284-50-330(5)	If a policy contains a status type military service exclusion or a provision which suspends coverage during military service, the policy shall provide, upon receipt of written request, for refund of premiums as applicable to such person on a pro rata basis.			Contract Pg_____ Comments:
	WAC 284-50-330(7)	Policies providing convalescent or extended care benefits following hospitalization shall not condition such benefits upon admission to the convalescent or extended care facility with a period of less than fourteen days after discharge from the hospital.			Contract Pg_____ Comments
	WAC 284-50-330(9)	Any policy providing coverage for the recipient in a transplant operation shall also provide reimbursement of any medical expenses of a live donor to the extent that benefits remain and are available under the recipient's policy, after benefits for the recipient's own expenses have been paid.			Contract Pg_____ Comments
	WAC 284-50-330(10)	A policy may contain a provision relating to recurrent disabilities; provided that no such provision shall specify that a recurrent disability be separated by a period greater than six months.			Contract Pg_____ Comments
	WAC 284-50-330(16)	Does the policy provide an alternative to hospitalization or institutionalization of an insured? Must include substitution of home health care, hospice at equal or lesser cost. Must include DME. Coverage may be limited to no less than the maximum benefits which would be payable for hospital, may include deductibles and co-pays.			Contract Pg_____ Comments

<b>Minimum Benefit Levels</b>	WAC 284-50-365(1)(b)	Does the policy provide coverage for each person insured under the policy for a specifically named disease (or diseases) with no deductible amount, and an overall aggregate benefit limit of <b>not less than \$25,000</b> payable at the rate of <b>not less than \$50</b> a day while confined in a hospital and a benefit period of <b>not less than 500</b> days		Contract Pg_____ Comments
<b>Outline of Coverage</b>	WAC 284-50-420	Does the outline of coverage substantially meet the following format:  (Company Name) (Specified Disease) Coverage Outline of Coverage		Contract Pg_____ Comments:
	WAC 284-50-420(1)	Does the outline of coverage contain the following statement?  <b>Read your policy carefully</b> – This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you <b>read your policy carefully!</b>		Contract Pg_____ Comments:
	WAC 284-50-420(2)	Does the outline of coverage contain the following statement?  <b>(Specified Disease) coverage</b> –Policies of this category are designed to provide, to persons insured, restricted coverage paying benefits <b>only</b> when certain losses occur as a result of (specified diseases) or (specified accidents). Coverage is not provided for basic hospital, basic medical-surgical, or major-medical expenses.		Contract Pg_____ Comments:
	WAC 284-50-420(3)	Does the policy contain a brief specific description of the benefits, including dollar amounts, contained in the policy?		Contract Pg_____ Comments:
	WAC 284-50-420(4)	Does the policy contain a description of any policy provisions which exclude, eliminate, restrict, reduce, limit, delay, or in any other manner operate to qualify payment of the benefits?		Contract Pg_____ Comments:
	WAC 284-50-420(5)	A description of policy provisions respecting renewability or continuation of coverage, including age restrictions or any reservation of right to change premiums.		Contract Pg_____ Comments:

	RCW 48.20.385	An insurer may not deny coverage for the treatment of an injury solely because the injury was sustained as a consequence of the insured's being intoxicated or under the influence of a narcotic.			Contract Pg_____ Comments:
	WAC 284-50-380(5)	Outlines of coverage delivered in connection with policies defined as Specified disease to persons eligible for Medicare by reason of age shall contain the following language which shall be printed or stamped on or attached to the first page of the outline of coverage: <b>"This policy is not a Medicare supplement policy.</b> If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from the company." Notice shall be no less than 12 point type.			Contract Pg_____ Comments:
<b>Premium Definitions</b>	RCW 48.18.170 RCW 48.18.190	Is "Premium" defined as all sums charged, received or deposited as consideration for insurance? Is the premium stated in the policy inclusive of all fees, charges, or other consideration charged for insurance or procurement thereof?			Contract Pg_____ Comments:
<b>Prohibited policy provisions</b>	WAC 284-50-320 RCW 48.20.480	No policy shall exclude coverage for a loss due to a preexisting condition for a period greater than 12 months following policy issue where application for such insurance does not seek disclosure of prior illness, disease or physical conditions or prior medical care and treatment and such preexisting condition is not specifically excluded by the terms of the policy.			Contract Pg_____ Comments
<b>Ten Day Free Look</b>	RCW 48.20.013	Is there notice printed on the first page of the contract that allows the purchaser ten days to review the policy? Does the contract refund the premium within 30 days of return of the policy? Is a ten percent penalty added to the refunded premium if premium is not returned within 30 days?			Contract Pg_____ Comments